



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	241	817
	Number of Unique Borrowers Denied Assistance	166	356
	Number of Unique Borrowers Withdrawn from Program	10	23
	Number of Unique Borrowers in Process	100	105
	Total Number of Unique Borrower Applicants	517	1301
Borrower Income (\$)			
	Above \$90,000	3%	1%
	\$70,000- \$89,000	2%	3%
	\$50,000- \$69,000	7%	7%
	Below \$50,000	88%	89%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	5%	4%
	110%- 119%	2%	1%
	100%- 109%	2%	3%
	90%- 99%	1%	2%
	80%- 89%	3%	4%
	Below 80%	86%	86%
Geographic Breakdown (by county)			
	Alcona	1	1
	Alger	0	0
	Allegan	3	11
	Alpena	3	7
	Antrim	0	0
	Arenac	0	2
	Baraga	0	0
	Barry	4	8
	Bay	3	13
	Benzie	8	12
	Berrien	0	7
	Branch	0	9
	Calhoun	4	9
	Cass	0	2
	Charlevoix	2	4
	Cheboygan	3	5
	Chippewa	0	0
	Clare	0	4
	Clinton	1	8
	Crawford	0	2
	Delta	6	18
	Dickinson	0	2
	Eaton	4	13
	Emmet	3	4
	Genesee	11	62
	Galdwin	1	5
	Gogebic	0	0
	Grand Traverse	3	4
	Gratiot	5	18
	Hillsdale	3	7
	Houghton	2	5
	Huron	4	12
	Ingham	5	22
	Ionia	4	11
	Iosco	3	7
	Iron	0	0
	Isabella	3	18
	Jackson	5	18
	Kalamazoo	2	4
	Kalkaska	1	1
	Kent	9	44
	Keweenaw	0	0

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lake	2	4
	Lapeer	3	5
	Leelanau	0	1
	Lenawee	7	27
	Livingston	5	15
	Luce	0	0
	Mackinac	1	2
	Macomb	15	41
	Manistee	1	2
	Marquette	0	3
	Mason	1	1
	Mecosta	4	9
	Menominee	1	2
	Midland	5	10
	Missaukee	1	3
	Monroe	5	6
	Montcalm	2	9
	Montmorency	0	0
	Muskegon	1	12
	Newaygo	2	11
	Oakland	9	44
	Oceana	0	3
	Ogemaw	3	9
	Ontonagon	0	0
	Osceloa	0	3
	Oscoda	0	1
	Otsego	1	4
	Ottawa	2	12
	Presque Isle	0	1
	Roscommon	1	1
	Saginaw	8	24
	Sanilac	7	14
	Schoolcraft	0	5
	Shiawassee	2	10
	St. Clair	6	16
	St. Joseph	0	11
	Tuscola	7	26
	Van Buren	2	5
	Washtenaw	5	13
	Wayne	24	68
	Wexford	2	5

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	5	19
	Asian	0	0
	Black or African American	25	59
	Native Hawaiian or other Pacific Islander	2	5
	White	165	611
	Information Not Provided by Borrower	44	123
	Ethnicity		
	Hispanic or Latino	3	16
	Not Hispanic or Latino	238	801
	Information Not Provided by Borrower	0	0
	Sex		
	Male	157	518
	Female	84	299
	Information Not Provided by Borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	7
	Asian	0	0
	Black or African American	2	11
	Native Hawaiian or other Pacific Islander	1	2
	White	60	228
	Information Not Provided by Borrower	21	50
	Ethnicity		
	Hispanic or Latino	1	5
	Not Hispanic or Latino	83	293
	Information Not Provided by Borrower	0	0
	Sex		
	Male	9	30
	Female	75	268
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	169	545
	Underemployment	26	94
	Divorce	4	21
	Medical Condition	19	70
	Death	0	8
	Other	23	79
Current Loan to Value Ratio (LTV)			
	<100%	97%	96%
	100%- 109%	1%	0%
	110%-120%	0%	0%
	>120%	2%	4%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	97%	96%
	100%-119%	1%	1%
	120%-139%	0%	1%
	140%-159%	0%	0%
	>=160%	2%	2%
Delinquency Status (%)			
	Current	32%	37%
	30+	14%	16%
	60+	20%	17%
	90+	34%	30%
Household Size			
	1	56	212
	2	64	209
	3	36	136
	4	43	152
	5+	42	108

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Received	84	314
	% of Total Number of Applications Received	46%	60%
	<i>Denied</i>		
	Number of Applications Received	97	209
	% of Total Number of Applications Received	53%	40%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	1	3
	% of Total Number of Applications Withdrawn	1%	1%
	<i>Total</i>		
	Total Number of Applications Received	182	526
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	691	778
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	95	328
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	86288	86662
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	8950	31960
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Principal Forbearance	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	3809	3329
Assistance Characteristics			
	Assistance Provided	294688	1037728
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Total Amount Spent (Programmatic Expenses)	294688	1037728
	Median Length of Time from Initial Request to Assistance Granted	10	8
	<i>Current</i>		
	Number	8	21
	%	10%	7%
	<i>Delinquent (30+)</i>		
	Number	10	57
	%	12%	18%
	<i>Delinquent (60+)</i>		
	Number	23	83
	%	27%	26%
	<i>Delinquent (90+)</i>		
	Number	43	153
	%	51%	49%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	8

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Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	5
	%	0%	62%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	3
	%	0%	38%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	107
	Six Months %	N/A	93%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement 2. Borrower still owns home			

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Received	10	46
	% of Total Number of Applications Received	59%	73%
	<i>Denied</i>		
	Number of Applications Received	7	17
	% of Total Number of Applications Received	41%	27%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	0	0
	% of Total Number of Applications Withdrawn	0%	0%
	<i>Total</i>		
	Total Number of Applications Received	17	63
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	927	881
	Median 1st Lien Housing Payment After Assistance	625	643
	Median 2nd Lien Housing Payment Before Assistance	272	288
	Median 2nd Lien Housing Payment After Assistance	50	44
	Median 1st Lien UPB Before Program Entry	137408	107171
	Median 1st Lien UPB After Program Entry	90000	93737
	Median 2nd Lien UPB Before Program Entry	21605	17012
	Median 2nd Lien UPB After Program Entry	1605	4415
	Median Principal Forgiveness ¹	20000	20000
	Median Principal Forbearance	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	10000	10000
Assistance Characteristics			
	Assistance Provided to Date	90042	416533
	Total Lender/Servicer Assistance Amount	90042	417753
	Borrowers Receiving Lender/Servicer Match (%)	100%	100%
	Median Lender/Servicer Assistance per Borrower	10000	10000
Other Characteristics			
	Total Amount Spent (Programmatic Expenses)	90042	416533
	Median Length of Time from Initial Request to Assistance Granted	14	10
	<i>Current</i>		
	Number	6	17
	%	60%	37%
	<i>Delinquent (30+)</i>		
	Number	1	10
	%	10%	21%
	<i>Delinquent (60+)</i>		
	Number	1	4
	%	10%	9%
	<i>Delinquent (90+)</i>		
	Number	2	15
	%	20%	33%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1

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Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0%	100%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	19
	Six Months %	N/A	95%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement 2. Borrower still owns home			

Michigan		
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applications Received	147	457
% of Total Number of Applications Received	68%	76%
<i>Denied</i>		
Number of Applications Received	62	130
% of Total Number of Applications Received	28%	21%
<i>Withdrawn</i>		
Number of Applications Withdrawn	9	20
% of Total Number of Applications Withdrawn	4%	3%
<i>Total</i>		
Total Number of Applications Received	218	607
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	832	833
Median 1st Lien Housing Payment After Assistance	445	465
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	93911	94958
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	0	2953
Median Principal Forbearance	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	4
Median Assistance Amount	772	1911
Assistance Characteristics		
Assistance Provided to Date	434374	927630
Total Lender/Servicer Assistance Amount	N/A	N/A
Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Total Amount Spent (Programmatic Expenses)	434374	927630
Median Length of Time from Initial Request to Assistance Granted	13	15
<i>Current</i>		
Number	63	261
%	43%	57%
<i>Delinquent (30+)</i>		
Number	22	64
%	15%	14%
<i>Delinquent (60+)</i>		
Number	24	53
%	16%	12%
<i>Delinquent (90+)</i>		
Number	38	79
%	26%	17%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	26	47

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Michigan		
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program		
	QTD	Cumulative
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	2
	%	8%
	<i>Cancelled</i>	
	Number	3
	%	11%
	<i>Deed in Lieu</i>	
	Number	0
	%	0%
	<i>Short Sale</i>	
		0
	%	0%
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
		0
	%	0%
	<i>Re-employed/Regain Appropriate Employment Level</i>	
	Number	18
	%	70%
	<i>Reinstatement/Current/Payoff</i>	
	Number	3
	%	11%
	<i>Short Sale</i>	
	Number	N/A
	%	N/A
	<i>Deed in Lieu</i>	
	Number	N/A
	%	N/A
Homeownership Retention²		
	Six Months Number	N/A
	Six Months %	98%
	Twelve Months Number	0
	Twelve Months %	0%
	Unreachable Number	0
	Unreachable %	0%
1. Includes second mortgage settlement 2. Borrower still owns home		

Data Dictionary		
HFA Performance Data Reporting- Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields.
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.

Data Dictionary		
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<u>Approved</u>	
Number of Applications Received		The total number of applications approved for assistance for the specific program
% of Total Number of Applications Received		Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
	<u>Denied</u>	
Number of Applications Received		The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications Received		Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
	<u>Withdrawn</u>	
Number of Applications Withdrawn		The total number of applications withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications Withdrawn		Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
	<u>Total</u>	
Total Number of Applications Received		Total number of applications received for the specific program (approved, denied and withdrawn).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of households participating in other HFA sponsored HHF programs or other HHF program components.
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). *Includes second lien extinguishment
Median Principal Forbearance		Median amount of principal forbearance granted (\$).
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Service Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Total Amount Spent (Programmatic Expenses)		Total cumulative amount spent by the HFA (including assistance and administrative costs).
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	<u>Current</u>	
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
	<u>Delinquent (30+)</u>	
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<u>Delinquent (60+)</u>	
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		total number of approved applicants.
	<u>Delinquent (90+)</u>	
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.

Data Dictionary

Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
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Alternative Outcomes

Foreclosure Sale	
Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in foreclosure.
Cancelled	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Percent of transitioned households that were cancelled from the program.
Deed in Lieu	
Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%	Percent of transitioned households that resulted in deed in lieu.
Short Sale	
Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in short sale.

Program Completion/ Transition

Loan Modification Program	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
Re-employed/ Regain Appropriate Employment Level	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
Reinstatement/Current/Payoff	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu

Homeownership Retention¹

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post initial assistance.
	Percent of households assisted by the program in which the borrower retains ownership 6 months post initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post initial assistance.
	Percent of households assisted by the program in which the borrower retains ownership 12 months post initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)